

## HR 2654

Don't Default on Military Families Act

**Congress:** 112 (2011–2013, Ended)

**Chamber:** House

**Policy Area:** Armed Forces and National Security

**Introduced:** Jul 26, 2011

**Current Status:** Referred to the Subcommittee on Economic Opportunity.

**Latest Action:** Referred to the Subcommittee on Economic Opportunity. (Jul 29, 2011)

**Official Text:** <https://www.congress.gov/bill/112th-congress/house-bill/2654>

### Sponsor

**Name:** Rep. Ellison, Keith [D-MN-5]

**Party:** Democratic • **State:** MN • **Chamber:** House

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Conyers, John, Jr. [D-MI-14]	D · MI		May 10, 2012

### Committee Activity

Committee	Chamber	Activity	Date
Veterans' Affairs Committee	House	Referred to	Jul 29, 2011

### Subjects & Policy Tags

#### Policy Area:

Armed Forces and National Security

### Related Bills

No related bills are listed.

Don't Default on Military Families Act - Amends the Servicemembers Civil Relief Act to, during a funding gap affecting the Armed Forces: (1) require a court order to evict a servicemember (or dependents) from a primary residence during a period of the servicemember's military service (currently, such a court order is required only when monthly rent for the residence is below a specified amount); (2) bar subjecting such premises to distress; and (3) prohibit, after a servicemember enters military service, rescinding or terminating a contract for the purchase, lease, or bailment of real or personal property for a breach occurring before or during that person's military service (currently, such protections apply only when a servicemember pays a deposit or installment before entering military service).

Modifies existing requirements for staying proceedings, adjusting obligations, or selling, foreclosing, or seizing property for a breach of obligation when an underlying mortgage or other secured interest on real or personal property originates before a funding gap that is the cause of such actions (currently, such protections apply only when the obligations originated before the period of the servicemember's military service).

Prohibits a servicemember's failure or delay to make a mortgage payment (without regard to other considerations) from providing a basis for an adverse credit report if in good faith such servicemember notifies the creditor that such a funding gap is the cause of the failed or delayed payment.

## **Actions Timeline**

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- **Jul 29, 2011:** Referred to the Subcommittee on Economic Opportunity.
- **Jul 26, 2011:** Introduced in House
- **Jul 26, 2011:** Referred to the House Committee on Veterans' Affairs.